

In re:
Douglas V. Gratz
Debtor

Case No. 25-10091-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 25, 2025

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	Douglas V. Gratz, 8049 Pine Rd Apt A1, Philadelphia, PA 19111-1837
tr	+ KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
14966911	+ Optmbnk/gsky, 1797 Ne Expressway, Atlanta, GA 30329-7803
14966915	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14967294	+ ThunderRoad Financial LLC, Attn: Bankruptcy, PO Box 631727, Irving, TX 75063-0001
14966923	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14966924	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Feb 26 2025 03:35:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	Email/Text: megan.harper@phila.gov	Feb 26 2025 03:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Feb 26 2025 03:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14977035	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:52:12	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966890	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:50:28	Affirm, Inc., c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14977700	Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 03:36:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14966891	Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:50:44	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14966892	+ EDI: BANKAMER	Feb 26 2025 05:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14978768	EDI: BANKAMER	Feb 26 2025 05:31:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14966893	EDI: TSYS2	Feb 26 2025 05:31:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14966897	Email/Text: megan.harper@phila.gov	Feb 26 2025 03:41:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14966894	EDI: CAPITALONE.COM	Feb 26 2025 05:31:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Feb 25, 2025

Form ID: 309I

Total Noticed: 56

14966894	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 02:38:25	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14971225	+ EDI: AIS.COM	Feb 26 2025 05:34:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14971225	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 01:52:09	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14973608	+ EDI: AISACG.COM	Feb 26 2025 05:31:00	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14973608	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 26 2025 01:50:06	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14966895	EDI: AISACG.COM	Feb 26 2025 05:31:00	Carvana/Bridgecrest, Dept. APS, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966895	Email/PDF: acg.acg.ebn@aisinfo.com	Feb 26 2025 02:03:29	Carvana/Bridgecrest, Dept. APS, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966896	EDI: CITICORP	Feb 26 2025 05:31:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14966898	Email/Text: bankruptcy@philapark.org	Feb 26 2025 03:41:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14970399	+ Email/Text: ProsperBK@prosper.com	Feb 26 2025 03:41:00	Coastal Community Bank, C/O Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14966899	+ EDI: WFNNB.COM	Feb 26 2025 05:31:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14966900	Email/PDF: creditonebknotifications@resurgent.com	Feb 26 2025 01:50:08	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14966901	EDI: DISCOVER	Feb 26 2025 05:31:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14966902	EDI: CITICORP	Feb 26 2025 05:31:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14966909	EDI: CITICORP	Feb 26 2025 05:31:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14966903	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 26 2025 03:41:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14966904	+ Email/Text: bankruptcy@huntington.com	Feb 26 2025 03:41:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
14966905	EDI: IRS.COM	Feb 26 2025 05:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14966907	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 26 2025 03:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, TX 75001-9013
14973767	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 26 2025 03:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14966906	EDI: JPMORGANCHASE	Feb 26 2025 05:31:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14966906	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 03:36:28	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14971124	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:50:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Feb 25, 2025

Form ID: 3091

Total Noticed: 56

14966908	EDI: LENDNGCLUB	Feb 26 2025 05:31:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
14966910	+ Email/Text: bankruptcy@marinerfinance.com	Feb 26 2025 03:36:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14966912	Email/Text: fesbank@attorneygeneral.gov	Feb 26 2025 03:41:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14966917	Email/Text: ProsperBK@prosper.com	Feb 26 2025 03:41:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
14966913	EDI: PENNDEPTREV	Feb 26 2025 05:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14966913	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14971372	+ EDI: PENNDEPTREV	Feb 26 2025 05:31:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14971372	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14966914	^ MEBN	Feb 26 2025 00:32:05	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14966916	Email/Text: bankruptcy@philapark.org	Feb 26 2025 03:41:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14966918	+ Email/Text: Loan.OpsServ@quorumfcu.org	Feb 26 2025 03:41:00	Quorum Fcu, 2 Manhattanville R, Purchase, NY 10577-2113
14966919	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 26 2025 03:41:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14966920	EDI: SYNC	Feb 26 2025 05:31:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14966920	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:50:44	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14969317	+ EDI: AIS.COM	Feb 26 2025 05:34:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14969317	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 01:52:43	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966922	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 26 2025 03:41:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14966925	Email/Text: bknotice@upgrade.com	Feb 26 2025 03:35:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14966926	+ EDI: LCIUPSTART	Feb 26 2025 05:31:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14973848	^ MEBN	Feb 26 2025 00:31:47	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14966927	EDI: AIS.COM	Feb 26 2025 05:34:00	Verizon, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966927	Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 02:26:38	Verizon, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966928	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Feb 25, 2025

Form ID: 309I

Total Noticed: 56

Feb 26 2025 03:12:24

Wells Fargo Bank, MAC S4101-08C, PO Box 29482, Phoenix, AZ 85038-9482

14975096

Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Feb 26 2025 03:12:24

Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14966921		Thunderroad Financia
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14977702	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14973768	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Douglas V. Gratz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	<u>Douglas V. Gratz</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	25-10091-pmm		
	Social Security number or ITIN: xxx-xx-0574 EIN: -- --		
	Social Security number or ITIN: ---- EIN: -- --		
	Date case filed for chapter: 13 1/9/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Douglas V. Gratz	
2. All other names used in the last 8 years		
3. Address	8049 Pine Rd Apt A1 Philadelphia, PA 19111-1837	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/25/25

For more information, see page 2

Case number **25-10091-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 21, 2025 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/20/25 Filing deadline: 3/20/25 Filing deadline: 7/8/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1622.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/29/25 at 1:00 PM . Location: Zoom . For Zoom link, see the current, Hearing Calendar for the Judge on the Court website	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	